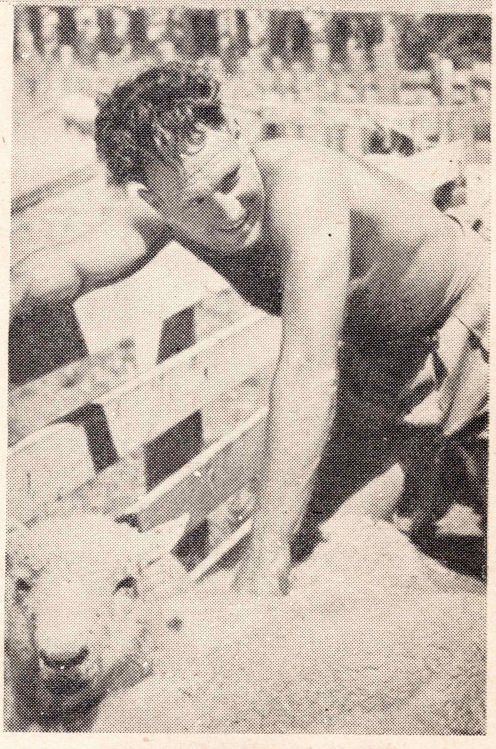
Change Step

Vol. 1, No. 3. Issued by Rehabilitation Department, Wellington, N.Z. May, 1946.

FARMERS OF THE FUTURE

In this issue Mr. A. Briscoe Moore, the Acting President of the New Zealand Farmers' Union, offers some advice to returned men who are thinking of taking up farming as their vocation. His advice is garnered from a lifetime of experience. A returned man who has come through the vicissitudes the primary industries have undergone since 1918, he has watched, and is watching, the outcome of two rehabilitation schemes. The essence of his advice is: if you have to wait for a farm employ the wait profitably. To enable you to follow such advice is the purpose of the Rehabilitation Farm Training Scheme; to place you under the tutelage of experienced farmers, or allow you to take a topping-off course at an agricultural college.



Effect on Farm Trainees; Last Summer's Drought

With the approach of winter the days of blistering, arid drought so prevalent last summer seem to most of us just a faint memory. To the farmer, however, a drought has often a long-term effect which cannot be forgotten so complacently. Realising this and concerned about the continued employment of ex-service trainees with farmers who were badly affected by the drought conditions of the summer months, the Rehabilitation Board took practical steps to meet the position.

When the Board considered the situation in March it was informed that in some cases farmers' herds were at that time dry and no income would be available until the next season. It was submitted that trainees should be kept on farms, but where necessary concessions should be made in the way of a temporary increase in the subsidised wage.

It was finally decided that in necessitous cases, where farmers had suffered by abnormally dry conditions, the District Rehabilitation Officer may on the recommendation of the rehabilitation farming sub-committee, authorise an increase in the subsidy payable to the farmer up to £2/10/- a week, provided he was satisfied that there was sufficient useful work on the farm for the trainee.

The Minister of Rehabilitation, the Hon. C. F. Skinner, remarked that on most farms there should be plenty of deferred maintenance work.

In special cases, where a subsidy above £2/10/- is recommended, full details are to be forwarded for consideration by the Board.

The increased subsidy will not be paid after August 31 of this year.

SYNDICATE FARMING

A reported request by a group of ex-servicemen to operate as syndicate farmers was considered at a recent meeting of the Rehabilitation Board. It was decided that while syndicate farming may be satisfactory in some cases, there were very practical difficulties against it.

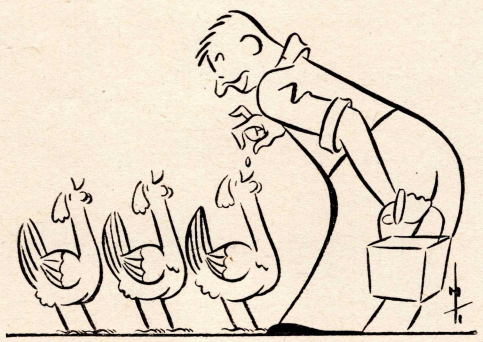
In view of this, it was resolved that any such proposals should be treated on their individual merits.

Chook! Chook! Chook!

Perhaps the idea of scattering wheat to hundreds of beautiful White Leghorns and selling their eggs at a handsome profit has occurred to you as a pleasant and moderately comfortable way of making a living.

Before you chase the dream any further get hold of a copy of the bulletin, "The One-Man Poultry Farm." This bulletin originated from a memorandum prepared at the request of the Rehabilitation Board on the suitability of poultry farming as a sole means of livelihood for returned men, and is published by Massey Agricultural College.

Its authors, the College poultry farm manager and lecturer in poultry management, J. H. Kissling, and



the lecturer in agricultural economics, H. B. Low, have put into 15 pages figures and facts which can save you much uncertainty, and possible loss —if perhaps unfortunately at the expense of your dream.

The story of the bulletin is that the prospects of the one-man poultry farm at present are extremely limited, and that on a strict accounting basis the nett profit to be expected is problematical. "In view of this position, it was felt that the data presented in the memorandum should be given wider publicity," states an added note from the principal of Massey College. Hence the bulletin.

You can obtain a copy direct from the College or from the head office of the Rehabilitation Department in Wellington, where a limited number is held.

Your Home And a Few Acres; But Not Quite a Farmlet

Provision to meet the needs of certain classes of ex-servicemen wishing to cultivate a few acres round their homes has been made by the Rehabilitation Board. The Board has, in fact, decided that in appropriate cases where an ex-serviceman applicant is immediately eligible for a housing loan and is capable of intensively cultivating a small area, he should be assisted, providing he can satisfy the local rehabilitation committee that he has reasonable prospects of combining such activities with his outside employment.

The loan limit for this purpose is £2000, and the maximum term of the loan is 30 years, with interest at 2 per cent. for the first year and 3 per cent. thereafter on the full amount authorised. In comparison, the loan limit for housing purposes only is £1500, part of which may be supplementary and interest-free. There is, however, no supplementary interest-free advance in the case of a loan for a house and land for cultivation.

Under the heading of appropriate cases, the following are given as a guide:—

(a) Ex-servicemen with permanent pensions who wish to supplement their income by carrying on some agricultural or other farming activities.

(b) Ex-servicemen who are seasonal workers—that is men actually employed on a seasonal basis at freezing works, etc.

(c) Casual rural workers living in districts in which reasonable rural work is available.

(d) Ex-servicemen who have large families, if it is considered that this is the most suitable form of rehabilitation housing or part-time farming assistance.

(e) Men with some special claim justifying an advance beyond the normal £1500 housing loan limit.

Decision as to an applicant's suitability for such a project is to be made by the local farming sub-committee in every case.

What Others Think

Farming Fundamentals For Servicemen Settlers

By A. BRISCOE MOORE

(Acting Dominion President of the New Zealand Farmers' Union.)

Eight thousand ex-servicemen to be rehabilitated on the land—Good! Let us hope that this will be the vanguard of the many more we need back on our depopulated countryside if we are to maintain a safe balance between urban and rural economy, and care for our land as it should be cared for. Let it be realised, however, that to place this number under good conditions is a big job, and that much patience will be needed from all concerned.

When we returned soldier farmers from the previous war came back we were, like you of a later generation, keen and impatient to get land and "get going."

The provisions to meet the demand from ex-soldiers were neither comprehensive nor thorough; and public pressure on the government of the day was so strong that under various schemes men to the number of 10,000 were put on the land far too hurriedly.

The harvest of all this was reaped over the next 20 years in heartbreak and disappointment.

Salient Points

Although not agreeing with all points of the policy now being followed, it is fair to say that it is the intention and desire of those now in authority to avoid a repetition of that, and to give you fellows a much better start. This must take time.

Here are some points you farmers and intending farmers should think about as the fundamentals of success:—

(1) The inherent fertility and possibilities of the soil of your prospective farm.

(2) The financial factors—capitalisation, size of mortgage, interest rate or rent, market prospects in relation to costs.

(3) Your own managerial ability, knowledge, judgment, and industry.

As regards the first, if there is any doubt on fertility the farm may have been mapped by the Soils Survey: find out what they've got to say about it.

For the second, finance, you are being provided for on a better basis than we were; but it is you personally who have to carry the load: satisfy yourself that, with allowances for ups and downs, it is reasonable.

The third, your own capacity. I would rate high as a factor: farming is a very personal business. A farm doesn't go on producing by itself. Particularly in our type of live stock farming, other things being equal, the man with knowledge, industry, and general capacity, will do the best.

Therefore I would say to those of you who have to wait for some time for your own farm, make the maximum use of the time. Get the best practical experience you can working under men who are sound farmers. Take advantage of the courses offered at Lincoln and Massey. Read up the excellent booklets that were prepared by the Army Education and Welfare Service. You can't know too much—you may easily find you know too little. I know that this is not as easy as it sounds, particularly for the married man contending with the difficulty of farm accommodation; but it is worth some temporary inconvenience.

Getting Information

I hope the policy of putting men on fully improved farms will be modified to the extent of giving many the chance of going on land that, while it will give them a living, will offer far more men the opportunity of developing and improving their own holdings.* Nothing gives such satisfaction as this—to see the fruits of one's own work, the development of an equity in a farm which will be a bulwark against hard times.

Local committees should afford you the local information you need. If they do not, contact the nearest branch of the Federated Farmers or the New Zealand Farmers' Union, and their officials will direct you to men who can give you sound advice.

Have most regard to those who are earning their living from the land; and beware of the man who wants to work out your production to three places of decimals. Factory systems of costing cannot be applied to farming, the factors in which are dynamic not static and infinitely variable.

In conclusion I wish you all well. You will be earning your living among the country's most important productive workers; but more than that, you will be living the good life that satisfies all the deep instincts in a way few callings do.

*[Editor's Note: The requirement of the Rehabilitation Board is that a farm should be **sufficiently developed** to give the settler a living and enable him to meet his charges from the outset.]

Mr. A. Briscoe Moore, the writer of the third article in this series by recognised leaders of New Zealand industry, trade, and culture.

Next month's article will be by Sir Thomas Hunter, Principal of Victoria University College and member of the Education Committee to the Rehabilitation Board.

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Army Saddles

Ex-servicemen needing Army saddles and other saddlery gear to carry on or resume their occupations are able to obtain them through the offices of the Rehabilitation Department. Many have already done so, as a result of an arrangement made last October with the Army authorities who agreed to hold all surplus saddlery for preferential release to ex-servicemen.

Applications are lodged with rehabilitation offices, which make the subsequent arrangements. It was stated recently that there were about 400 Army saddles still available.

DISABLED MEN FIND NEW HOPE

Meritorious but complex is the task of helping the war-disabled man regain his confidence and prove himself able to take his place as a useful member of the community. It is the task of the Disabled Servicemen's Re-establishment League, an active agent of the Rehabilitation Board. The League is not a new organisation. It was created after the First World War, and did a splendid job in the intervening years. To-day, with the financial and moral backing of the Board, it operates six modern training centres—at Auckland, Napier, Wellington, Christchurch, Dunedin and Invercargill. There, disabled veterans are taught trades and occupations that should fit them for complete independence. When they become sufficiently competent, they can be financed into businesses of their own or can take on jobs with private employers. Should their disabilities or inclinations prevent this, they may stay at the centre just as long as they like.

Two-way Testimonial

ABOVE—Trainees at the Auckland Centre making surgical boots. BELOW —Men at the Wellington Centre learning watchmaking. Watchmaking, like printing, cabinetmaking, leatherwork, and jewellery manufacture, is one of the trades more suitable to the disabled man. BOTTOM OF PAGE—The fine modern centre in Dunedin.

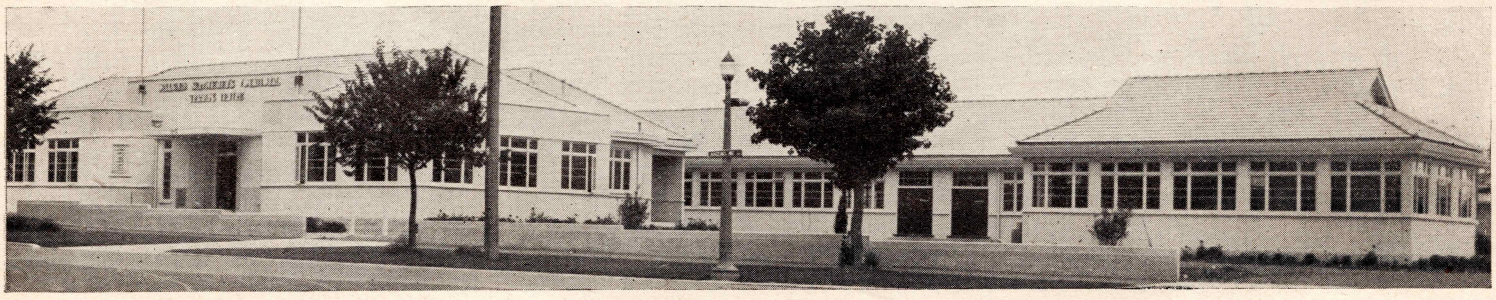
"I would like to appeal to all watchmakers to give this a try if they can, and I appeal especially to the older men who think they are past the training of others. Training a returned man is a totally different proposition from training a lad. The watchmaker who takes one of these disabled men into his workshop will never regret it."

That is the opinion of a West Coast jeweller as published in the official journal of his craft. His remarks can be applied to many trades and to any returned men; but now hear what the man concerned had to say in the same issue of the journal:—

"The disabled serviceman is not generally neurotic. He is a man who has to find a new way of living—a new way to earn a living. In the services he had to learn to adapt himself. . . . He can and will apply himself to learning a new trade or profession.

"Financially, too, the investment is not a bad one. In three years the employer pays the trainee £637/5/-, while the subsidy amounts to £276/5/-. In my case, over the latter half of the first sixteen months the value of the watch and clock repairs amounted to £150, and the usual jobs around the workshop occupied considerable time.

"At that rate, assuming the man stayed at the same degree of proficiency for the remainder of his apprenticeship, the employer will still not be out of pocket. . . .



Sun, Space, Sincerity

(Condensed from an article by Elizabeth Parsons in the Christchurch "Star-Sun.")

Space, sun and sincerity. Sincerity in the enthusiasm of the trainees in the Disabled Servicemen's Centre at Riccarton. Sincerity behind the purpose of the administration staff.

"Try" is a simple word, but it expresses very simply what I mean. Although the centre has just opened, and has yet to be developed, everyone seems to take a genuine interest in what is being done.

They are trying; the men to equip themselves to play a normal part in competitive life, and the staff to help the men in every way, so that their disabilities will not become handicaps.

Self-pity is an ugly thing, but even self-pity can take no hold on men engaged on creative work, and competing successfully in normal outside markets—and based on the opinions of the class instructors, the competition will be more than successful. The standard of work, they indicate, is very, very sound.

The first room I saw was large and sunny, and piled in the middle with brown and white willow. The men were sitting on what appeared to be very low platforms. They were making baskets for ladies. Supplies are cut by the soldiers themselves from a bed of willows belonging to the Centre up in the Waimakariri River bed. The men said they enjoyed being out in the open all the day. They took their lunch, and enjoyed that too.

"What do you think of the set-up?"

"We think it's good," was the spontaneous approval.

In the leather department I asked the first man I saw what he was doing.

"I'm doing what you women usually do when you are knitting," pulling a few stitches undone.

"Is it going to be a purse?"

"I hope so. I had a lot of other words for it a few minutes ago."

Another soldier said he was making covers for hymn books, and was nearly converted already. Others were making leather cases.

I said: "What's the big tank out there for?"

"For the opening ceremony. They are going to fill it with beer. We hope."

"Good. Couldn't be improved on. We've got everything required," were their comments on their new centre. The Instructor said that in their work the men had done exceedingly well.

It seems appropriate that artificial limbs are now made and fitted in the centre, which covers the Canterbury district from Waitaki to the West Coast to Kaikoura. "The workshop is nice, bright and airy, and the facilities up to date in every way," was the comment of the fitter.

In the weaving department the men are taught to operate patent looms. They can even operate them from wheel-chairs. "The demand for hand-woven material is good," said the instructor.

So far no upholstering work has been done, but the standard of work going into the furniture being made is splendid.

The centre is a modern, spacious, airy building, trapping every ray of sun. It is centrally heated, has hot and cold air circulators, and a hot water service. It has also a cafeteria, a recreation room, a bowling green and swimming pool.

MAORIS SHOW PATIENCE and PERSEVERANCE

Here is an acknowledgment of the perseverance of eight former members of the 28th (Maori) Battalion who are training in the Disabled Servicemen's League Centre at Auckland.

Three are learning surgical bootmaking; and their keenness and skilful hands are quickly mastering processes which range from taking a plaster cast of a foot to the final fitting of a boot. When they have fully mastered the trade the League will place them with a private firm or on the staff of a hospital.

The traditional skill of their race in fashioning wood has enlisted the

interest of four in cabinet-making; and regular application and diligence are rapidly overcoming disabilities which might have placed them well behind other tradesmen.

The eighth man is from Rotorua; and his choice of a trade is too along traditional lines; but expert instruction from a french-polisher has taught him secrets of finishing wood unknown to his ancestors.

Opportunities In These Trades For The Disabled Man

The footwear and clothing trades, which in the past have been looked upon as offering employment more particularly for females, are finding greater use for male operatives. As the tendency is for avenues of advancement to open wider, and as the conditions are favourable for disabled men with the unimpeded use of their arms and trunk, the Rehabilitation Board has included them in its subsidised-wage training scheme.

The Board will give outright preference for training in these trades to such disabled men.

Employers who are interested may nominate any ex-serviceman they wish or approach district rehabilitation officers for prospective employees; but if the first course is followed the man concerned should first establish his eligibility before starting work.

Points influencing the Board's approval of the training of a man will be permanency of employment, adequacy of facilities, suitability of instructors, and the range of processes to be taught.

Simon Says

"Lets Get Technical"

Henry's mighty pleased with himself these days. He's just finished building a house, according to him the only house worth calling a house in the whole country. I haven't actually seen the house, but have with varying degrees of politeness studied photographs of it in all its stages. It seems an alright sort of a house—just the right size for Henry, who has a wife, two littlies, a budgerigar that mopes, and a large dog of heterogeneous ancestry.

The trouble is that Henry's gone all technical. It's the house that's done it, of course, because when he lived in a leaky attic like mine he didn't know the difference between a 9ft. stud and a table mortgage. Now, he expounds with an almost naive insouciance on the merits or demerits of a lean-to roof, taft and blown joints (as apart from the more obvious definition), secret tacks (not the sort you encounter when you venture on to the back-porch without your slippers), trussed partitions, dowel pins, Pi R squared, supplementary rehab. loans, working drawings, and drawings that don't work at all.

That's the catch about building a house. You meet too many technical people. It gets in your blood. First there's the rehab. men, who talk to you about eligibility, forward areas, marital status, fill-in-this-form-and-take-it-round-to-the-S. A. C.

Then there's the S.A.C. bloke who chatters merrily about options, title transfers, plans and specifications, formal contracts, sliding scale mortgages, loan limits, the weather, and who really won the Murphy-Patrick fight.

Then come the architect, the builder and the solicitor, and by the time they have finished with you, or rather you have finished with them, you are a walking cyclopedia. In fact, Henry's reached the stage when

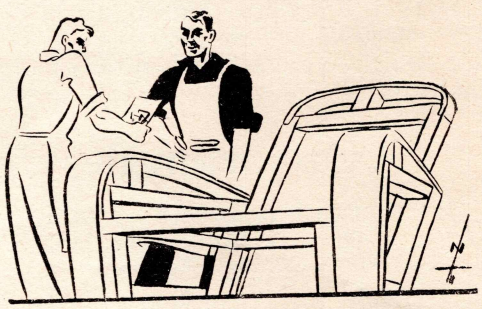
he can draw you a plan with one hand, write you an erudite prose essay on the Liens Act with the other, and simultaneously entertain you with a captivating discourse on the advantages and otherwise of the cantilever system in modern building construction. Of course, Henry has gone a long way. The rehab. people, the S.A.C., the architect, the solicitor, the builder and all his sub-contractors should be very proud of Henry, for he's been a very apt pupil.

Between you and me, however, Henry's wife doesn't share this view. With the peculiar insistency of a woman she will tell you that Henry can't hammer a nail, that he is absolutely useless in the house. That is hardly fair, because I myself have seen Henry hammer a nail.

I am going out to-morrow to see Henry's house, and have spent the evening in the reference library in preparation. What I am really afraid of is that he will explain to me—on location so to speak—how he intends to streamline and modernise the dog-kennel. I am sure the dog won't stand for it. I have a feeling he will tell Henry so in no uncertain terms.

Fashioning Furniture From Photographs

Early last year a returned serviceman who felt he had an aptitude for cabinet-making was assisted with a subsidised employment contract and employed for a training period by a furniture firm in Palmerston North. Today he has made so much progress that he is now designing and making furniture from photographs and illustrations. He is one of four ex-



servicemen employed by the firm on the "B" training scheme, and all of them have more than justified the help they have been given.

Here is just another example of rehabilitation being 90 per cent. one's own efforts.

Progress Payments

You are building a house with a rehabilitation loan. Everything is going along very nicely, and your wife has even planned the material and colour scheming for the curtains and bed-spreads. However, your builder, being after all primarily a business man, might probably intrude upon your aesthetic paradise with mundane but understandable demands for progress payments. What then?

Well, here it is, and we are quoting the circular ad lib.

Progress payments may be made at intervals of not less than one month from when building operations start, at the request of the ex-serviceman borrower, who has to pay a fee of 10s. 6d. for the inspection work entailed. Normal inspections are made in the ordinary course of events, such as when the foundations are laid, when the roof is ready to go on, and so forth, but there are special cases where these are not sufficient.

Legal Safeguards

Usually arrangements are made for certificates to be issued early enough for progress payments to reach the contractor or—where the applicant is doing his own building—the ex-serviceman applicant before the twentieth of each month.

There is, by the way, an Act of Parliament which has a distinct bearing on the matter. It is called the Wages Protection and Contractors' Liens Act, of 1939. Under the terms of the Act certain financial precautions have to be taken to ensure the payment of contractors and sub-contractors and at the same time protect the interests of all other parties concerned. Thus in computing the amounts of progress payments enough cash has to be retained to permit completion of the building out of loan monies involved. The amount retainable is 25 per cent., which in the case of a rehabilitation borrower is held by the State Advances Corporation for the specified time laid down in the Act.

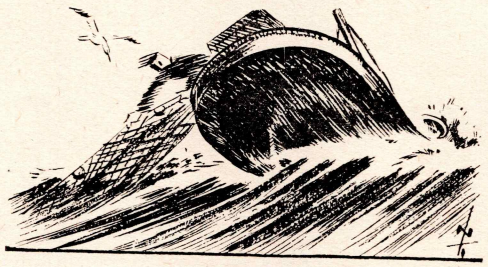
It is all very legal; but to safeguard the borrower, the Corporation and the contractor, it has to be so.

Fishing as a Full-time Job

When Charles Kingsley wrote "Three Fishers Went Sailing Away to the West" he was, one is sure, genuinely concerned at the high fatality rate amongst English fisher-folk while pursuing their dangerous and pitifully unremunerative vocation, and the consequent sorrow caused to families and relatives anxiously awaiting their return.

To-day in New Zealand almost 100 years later, fishing is for the unwary almost as dangerous, and for the inexperienced not greatly more remunerative. It is certainly an occupation which ex-servicemen should weigh carefully in their minds before entering, and one in which considerable experience is essential before undertaking in a serious manner.

The position was some months ago summed up in a statement released to the Press by the Rehabilitation Department, and which read, inter alia:



"To make a success of commercial fishing not only must a man have had considerable experience, he must also know thoroughly the grounds he intends to fish. Furthermore, it is paramount that he have satisfactory arrangements made for the marketing of his catch. Although the selling of fish is no longer licensed, under prevailing conditions it is essential to have specific contracts for disposal and not rely on haphazard selling arrangements." All this, said the statement, had been borne out by the experience so far gained by the Department.

Details of the assistance the Marine Department is prepared to offer ex-service fishermen were also given in the statement. First it would assist them in the matter of licenses (in allocating which the needs of re-establishing ex-servicemen have first priority, next to the desirability in the public interest of conserving sea fisheries). Secondly, it would where possible help them to obtain a suitable boat and gear or advise them should they wish to build new boats. Thirdly, should ex-servicemen require training in fishing, the Marine Department would try to put them in touch with employers for that purpose.

It was not expected, said the statement, that experienced ex-servicemen would have great difficulty in obtaining new fishing licenses, except perhaps at the ports of Auckland and Napier. They would be well advised, however, to make sure of their licences before committing themselves to any boat-building contract. It was added that part-time fishing would not be favoured except in a few places where it was not possible to fish full-time.

Priorities for Import Licenses

Enquiries have been received at rehabilitation offices from ex-servicemen wishing to get back into the importing business on their own account. Some time last year the position was explained by the Minister of Rehabilitation, the Hon. C. F. Skinner.

Where other factors were equal, and provided the full facts were shown, said Mr. Skinner, a properly recommended ex-serviceman usually received priority in obtaining an import license. There were other governing factors, but an ex-serviceman wanting a license had first to apply to his local rehabilitation office. His application would go before the rehabilitation committee in his district for recommendation or otherwise, and from there it would go to the Collector of Customs at the nearest port.

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Building Permits Still Necessary

If you want to erect a building of any kind, remember you must first obtain a building permit. Issue of these is still restricted to buildings considered to promote the public interest, which include housing and the manufacturing industries.

Applications for permits should be sent to the Building Controller as early as can possibly be managed. Every little delay you save is another milestone in your complete rehabilitation.

Ex-servicemen to Attack Erosion

The urgent need for men suitably trained in soil conservation, together with the possibilities of that occupation as a means of rehabilitating a limited number of ex-servicemen, has led the Rehabilitation Board to co-operate in a scheme for the training of soil conservators. The scheme has reached the stage where a call has been made for suitable applicants. It is the result of combined effort by the Soil Conservation and Rivers Control Council, the various catchment boards and the Rehabilitation Department.

Two main considerations had to be kept in mind. First, there was the demand for certain types of men, and secondly, there were the qualifications and ambitions of ex-servicemen whom the plan might interest.

The men to be assisted fall into two groups. The first group will be men to take positions as actual soil conservation officers, the second group being those to be trained as demonstration farm managers, project managers, overseers and conservation technicians. The basic qualification of the first group is an agricultural degree or its equivalent and practical farming experience. Further experience and training are to be given, while assistance will be available to eligible ex-servicemen where necessary to complete degrees.

University Courses

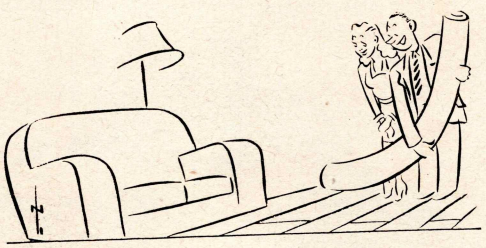
Rehabilitation educational assistance will also be available to those in the second group, where practical farming experience, an agricultural diploma, and a keen interest in soil conservation work are the basic qualifications. Short university courses in both practice and theory are to be provided. Subjects will include: regional types of New Zealand agriculture, New Zealand soils, theory and practice of soil conservation, New Zealand geography, soil erosion in New Zealand, and techniques in field survey of erosion phenomena.

In addition, it is planned to arrange for trainees in both groups to obtain departmental experience with the Departments of Scientific and Industrial Research, Agriculture, Forestry and Public Works, and to study first-hand regional problems in the Dominion.

Figures and Facts About Feltex

The house-hunter or flat-stalker who finally brings his quarry to bay may lean back with a sigh of satisfaction in a job well done. His troubles, however, are not finished. He may not know it, but they are just starting. Now comes the really difficult job of furnishing, and even before that the just as ticklish task of finding floor-coverings.

Wall-to-wall carpets, unless you are well in the money, are a dream of the 'thirties. Linoleum is available in limited quantities, while feltex, which is having an increasingly large following, is also not overplentiful. In fact, the feltex that is available at any given date is only a



fraction of what is needed to satisfy the demands of those who want it, including of course civilians.

Every month there are something like 6,000 square yards (or 3,600 running yards) of feltex put aside for ex-servicemen's requirements. Since an ex-serviceman applicant is entitled to 18 running yards, that means 200 ex-servicemen are dealt with monthly —throughout the whole of New Zealand. Now divide that proportionately among 32 rehabilitation districts, and you can see why you have to wait perhaps four months for your feltex from the time you get your permit.

The permit is obtained from the local rehabilitation office. You will no doubt be warned that the district quota is full up for the next few months. However, take the permit round to your retailer and he will notify you when your quota arrives. If he happens to have feltex in stock —some of his civilian supplies which he has not yet sold—there is nothing to stop him selling it to you.

Building Loan on Section Owned by Wife

You want a rehabilitation loan to build a house, and either your wife, or you and your wife between you, own a section. What can you do about it? Must you own the section yourself if you are to build on it with a rehabilitation loan?

Cases like that have already come up for consideration by rehabilitation committees, the most usual instances being either where an applicant for a loan has proposed to build on a section owned by his wife, or where a loan has been offered for the purchase of a property and a request has later been made to have the title taken out in the wife's name.

The general policy of the Rehabilitation Board in accommodating requests of that nature is to endeavour to have titles taken out either solely in the name of the ex-serviceman, or else jointly or in common with his wife. The idea seems reasonably legitimate even if the language seems unreasonably legal.

But you may object that there are peculiar circumstances in your case which make such a course impractical. **Then remember that the golden rule of rehabilitation is that each application for assistance is considered on its individual merits.**

If the merits of your case demand it, the Department will meet you on this point too: If a title cannot be taken out in your name solely or jointly or in common with your wife, then a loan may, at your request, be approved on the security of your wife's property; but you will have to become a covenanting party to the mortgage.

Get these points clear, however: You, not your wife, are entitled to the loan; at all times it is subject to the conditions attaching to Rehabilitation loans, and that any benefits and privileges arising from it are there to recompense your services, not, however, meritorious they may have been or may continue to be, those of your wife.

Printed by McKenzie, Thornton, Cooper, Ltd., at their registered office, 126 Cuba St., Wellington, for the Rehabilitation Department, Wellington, N.Z.